



Money Matters

Biblical and Practical Insights Into Generosity and Finances

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The God who created us knows full well the trials and temptations the pursuit of money and possessions can have on our lives. That's why He gave us His owner's manual, The Bible. The Bible is filled with His insights and wisdom when it comes to money matters. A friend of mine, purchased a new Bible a number of years ago and highlighted in yellow every verse in the Bible that had to do with money and material possessions. When he was all done, he discovered he had highlighted 2,350 verses on financial subjects including wealth, generosity, borrowing, investing, financial planning, business, inheritances, taxes, purchases and possessions.

Hundreds of years ago, Martin Luther, one of the great leaders of the protestant reformation said: "People go through three conversions: their head, their heart and their pocketbook. Unfortunately, not all at the same time."

Throughout this article, I would like to share with you some proven Biblical and practical principles, practices and resources that can assist you on your spiritual financial conversion.

God's Ownership

One of the most significant truths a person must come to grips with is that God is the True Owner of all we currently have or ever will have. This side of heaven, we are not owners, but merely "temporary possessors" (managers, trustees) of the money, materials and things that God chooses to entrust to us. Matthew 25:14-30 teaches us that the Lord will someday ask us to give an accounting of how well we used what He entrusted to us during the life He allowed us to live on this earth.

Let me explain it this way, suppose I fly into a city to conduct some business. After getting off the plane, I pick up a rental car that I reserved in advance. They give me the keys to the car and off I go. The car is "mine" in that I am the temporary possessor of the car and the keys and I can take it wherever I want. But is the car really mine? No. At the end of my trip, the owners (Hertz, Alamo, Avis or whoever) will inspect the car to see if I used it properly and returned it in good condition. Once I accidentally ran my rental car into a metal pole at a gas station. When they inspected the car, the real owners (Alamo) charged me \$600 to repair the damage. We also tend to think that we are the owners of any house we purchase. But are we really the owners? If we miss four or five payments, guess what? -- the real owners (the bank or mortgage company) will come and take back the house from us.

When my son, Jeremy was two, he would grab things away from other people and yell, "MINE!" Some adults still hold the same perspective as my toddler son. Many people will think or sometimes even say aloud, "It's MY money! It's MY house! It's MY car! No one is going to tell me what to do! I earned it. It's MINE! I'll do with it what I want!" But in Deuteronomy 8:17,18 the Bible cautions us not

to have this type of attitude when it says: "You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth."

When it comes to a list of what God owns, here is a partial list from a variety of Bible passages:

1. Every animal and bird and creature (Psalm 50)
2. All the silver and all the gold (Haggai 2:8)
3. All the land (Leviticus 25)
4. The wealth of the nations (Haggai 2)
5. The wealth of the sinner (Proverbs 13:22, Ecc. 2:26)
6. Everything in heaven and earth (1 Chronicles 29)
7. All who live in the world (Psalm 24)
8. Riches and honor, enduring wealth and prosperity (Proverbs 8)
9. Wisdom, power and counsel (Job 12)
10. The sun and the stars in the heaven, even the highest heavens (Genesis 1)
11. All things (Colossians 1:16-17)
12. Treasures of darkness and secret riches (Isaiah 45:3)
13. Advancements and promotions (Ps. 75:6,7; Ps. 113:7,8; Daniel 2:21)
14. Wealth, honor, strength and power (1 Chronicles 29:12)

Over the years, my wife and I have hosted a number of Crown Ministries 12-week Financial Bible studies in our home. One of the most meaningful exercises in this study is to make a "list" of everything you "own" and then symbolically "sign it all over" to God. This is not a weird cult-like activity. It is actually a legitimate recognition of who is the Owner of everything we have. Once you go through with this action, you can then live a more liberated life as you seek to look to God and His direction for how He wants you use what He's given you. One single woman in her fifties one day told me that all her life she had worried about money. How "she" was going to provide and take care of "herself". Once she came to understand from the Bible that God was the Owner and she was the manager and trustee of what He had given her she said she had victory over the financial worries that had troubled her for many years. She said she now saw God as her Provider and Protector. If you want to ever know God's complete peace and freedom in financial matters, it will be vital for you to make a spiritual, emotional and financial decision to recognize God as the true Owner and Provider of all you have or ever will have. With this foundation firmly in place, you can then move on to discover God's principles of generosity and financial management that will positively influence your life.

Generosity: God's Pathway to Joy and Freedom

Over the years, I have done financial and debt counseling with many people in the midst of financial hardships. As strange and as unlikely as it seems, I have discovered the surest long-term path to get out of debt and financial troubles is to make a decision to "give 10% of your income to God first" from right "off the top" of whatever He gives you. In my counseling sessions there have been people who looked at their situation and said there was no way they could give to God first. I frequently shared with them that it was going to take "all the help of heaven" to get them out of the deep financial pit

they were in. I would tell them that honoring God from the first part of their income was vital to their long-term stability and financial freedom. Those who chose to follow God's counsel grew in their trust and understanding of God's firm grip concerning financial concerns.

In order to help you understand the importance of Biblical generosity in your life, I would like to share six principles that might help you govern your giving to God and His work.

Give to God first

After I preached a sermon on the importance of generosity, an older man told me how 50 years earlier, he and his wife made a commitment give God the first portion of their income. As a young married couple, they studied their budget to see how they could cut expenses but found there was no way to do this and still meet the needs of their growing family.

Praying over their decision, they began giving to God first anyway even knowing that by the end of the third week of every month they would be out of money.

But God provided faithfully, month after month and year after year. He creatively cared for their family through odd jobs, leading others to share clothing or home grown vegetables, a bonus or overtime pay from work, close-out priced items in stores and the list went on.

By making giving to the Lord's work their first financial priority, they learned more about the love, care and reality of God as their Heavenly Father than through any other spiritual discipline.

There is a story in 1 Kings 17 about a widow and her son who were about to eat their last meal and die due to severe famine in the land. She gave to God's servant Elijah first before caring for her own needs, and God worked miraculously so that "her jar of flour was not used up and the jug of oil did not run dry."

When we give to God first, regardless of our needs, we see how big God can be in our lives. If we withhold from the Lord, we miss the many blessings and provisions the Lord is longing to shower on us.

Give to God systematically

When leading a Sunday school lesson on giving, I encouraged 8-year-old Alex to set up three jars: one marked "God's money," the second "savings," and the third "spending money." Whenever Alex was given money, he could put the first portion in "God's jar" and the second and third portions in the "savings" and "spending" jars.

A few months later when my wife and I were preparing for a 5-week ministry trip to India, Alex came to me and pushed three crumpled dollar bills into my hand. He said, "Do you remember the time you taught us about the three jars? Well, I went home and did that! Now your going to India to do God's work, and God wants me to give you some of His money."

Alex acknowledged that everything he had came from God's hand, and he implemented a practical way to regularly lay aside for God what he received. He then gave from those stored resources as the Lord directed him.

Some people have opened an additional bank account to separate their giving from their household expenses. Others track their finances with bookkeeping accounts and regularly make certain they are "caught up" with their giving. Some Christians in India set aside the first of their rice and eggs for their pastor's family.

Christians who don't have a regular way of laying aside the first of what they receive for the Lord often feel pressed and confused when it comes to giving. Many people making comfortable incomes experience no joy in giving because they haven't determined how they will give.

Give to God cheerfully

II Corinthians 9:8 tells us, "God loves a cheerful giver." When Nancy was abandoned by her husband and left to support their three children on the \$25 a week he sent for groceries, she was excited that she could finally give to the Lord's work as her husband never allowed it before.

Out of her grocery money, she gave to God, though the small amount she had could never cover her family's living expenses. But God provided Nancy with an assistant position to a photographer of cookbooks. When the photo sessions were over, the photographer gave Nancy all the food. Her cupboards were full with the provisions God provided for her family.

R.G. LeTourneau, a Christian businessman, once said, "I shovel out and God shovels in – but God's shovel is always bigger." We should never "give to get," but we can trust that as we give, our God will meet our needs, sometimes in very special ways. Instances arise when it makes no financial sense to give to the Lord. Yet, God wants us to give at times with the realization that we are totally dependent on Him to meet our basic needs and desires.

Give to God eternally

Visiting with an elderly couple who had financially supported a Christian camp for more than 40 years, the wife expressed feelings of failure over not being used by God during her lifetime. She hadn't led anyone to the Lord, and as a result, feared her life was a waste.

She never realized that her family's giving had been used by God to reach thousands of people. The Bible teaches that those who stay with the supplies and send the supplies will share equally with those who are on the front lines of ministry. I Timothy 6:18,19 says, "Command those who are rich...to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age." From an investor's perspective, giving to the Lord's work is the safest and wisest investment we can ever make. Our giving will pay heavenly dividends throughout all eternity.

And God promises we will share in the reward. "For God is not unfair. He will not forget the love you showed for Him by the help you gave and are still giving your fellow Christians," (Hebrews 6:10).

Managing Your Finances

Once you have learned to recognize God as the Owner of all you have and you are actively honoring Him with the first part of your income, it is important to go on and learn additional financial principles that will help you in your life.

Manage what you have vs. wishing for more

Most people think that the real answer for their financial future is “more money”. The desire to always have more can lead people into dishonesty at work, credit card debt, gambling, long work weeks, foolish investments, get-rich-quick schemes, and much worse. The Bible actually teaches that managing what you have is more important than getting more. Luke 16:10 tells us: “Unless you are faithful in small matters, you won't be faithful in large ones.” Over the years I have counseled with many people in deep financial problems. The ultimate answer for their problems was seldom “more money” but usually is was more careful, thoughtful and prayerful management of what they already had. Ecclesiastes 5:10-11 tells us: “Those who love money will never have enough. How absurd to think that wealth brings true happiness! The more you have, the more people come to help you spend it. So what is the advantage of wealth--except perhaps to watch it run through your fingers!”

Have a written plan

Most people have a vague understanding of where their money is really going. Once I counseled with a couple whose income had increased 400% in 5 years. And although they still lived in the same house the entire 5 years, they always lived from paycheck to paycheck with no real plan on who they were going to spend their money. Regardless of how much their income grew, the money seemed to flow through their hands like water. Haggai 1:6 says: “Now this is what the LORD Almighty says: “Give careful thought to your ways...You earn wages, only to put them in a purse with holes in it.” It will be vital to your financial future that for a 30-60 days you record in detail where your money is going. Once you have tallied this information, you can then sit down and determine is this the best use of the money God has entrusted to you. You will then be able to move towards telling your money where to go instead of asking where it's gone. The Bible says in Proverbs 27:23 “Riches can disappear fast...watch your business interests closely. Know the state of your flocks and your herds.” In other words, know in specific detail the condition of your income, expenses, debts and investments. Have a written plan to manage what God has entrusted to you.

Trust Christ more than credit

In the world we live in, there are easy credit terms and options everywhere we turn. Almost anyone in America can have multiple credit cards, easy car loans, huge house mortgages, and furniture and electronics products with no money down and no interest for 90 days! No longer does America save for anything. Today, we borrow and charge to get what we want, when we want it. But in Luke 12:15 Jesus said, “Beware! Don't be greedy for what you don't have. Real life is not measured by how much we own.”

Jesus knows we need certain things to live in this world. Most people end up paying to their Master card to have things they don't really need, with money they don't really have, to impress people they don't really like! There was a time in my life when I had more month than money. I then learned I could pray to the Master (instead of paying to the Master Card) to meet my real needs. Over the years, I have seen God guide and provide for His answers to my prayers for housing, employment, transportation, clothing, recreation and so much more.

Recently I discovered that if you have \$3000 on a credit card and you are only making minimum payments, it will take you more than 30 years to pay off the full amount! No wonder the Bible cautions us in regards to growing indebtedness when it tells us in Proverbs 22:7 that “the borrower becomes the lender's slave.”

Regardless of how much of a mountain of debt some people find themselves under, I have discovered that with God's help, most people can become debt-free of all their short-term indebtedness within 1-5 years. I have seen many people even go on to become mortgage-free within 5-10 years. With God's help, you could be completely debt and mortgage free in the years to come.

Study God's blueprint for finances

My good friend, Howard Dayton, President of Crown Financial Ministries, discovered the 2350 verses in the Bible on finances and material possessions summarized all these verses into eight primary principles that every Christian should seek to understand and follow:

Avoid debt.

Seek counsel.

Practice honesty.

Give generously.

Spend wisely.

Work hard.

Save consistently.

Train your children.

The Crown Ministries 12-week financial Bible study that is available in English and Spanish across the country, is a great tool to help you more fully understand God's blueprint for your financial future.

Advice on Christian Giving

Practical advice from years of teaching and counseling people concerning personal finances, debt, and giving

IF YOU ARE NOT A CHRISTIAN: Don't worry about giving to God -- but realize and accept what God wants to give to you -- complete forgiveness, eternal life, and a brand new start.

FOR ALL CHRISTIANS: Always give to your church first. After your faithful church support, then give special gifts and offerings to other Christian causes that you feel are important.

IF YOU WANT TO BEGIN TO GIVE TO GOD FIRST: Whenever you get any money lay aside the first part in a special place to give to the Lord as He directs you, OR whenever you put a deposit in your checkbook, write out a check for the % you want to be giving to the Lord's work, OR if you track your income and expenses, set up a category for your church giving and another one for giving to other Christian causes (then regularly review these accounts and give to the Lord based on the % or amount(s) you decided on).

IF YOU ARE MARRIED TO A CHRISTIAN BUT ARE STILL NOT IN AGREEMENT ON GIVING TO THE LORD'S WORK: Have your spouse read this information and then talk about how to set up a mutually acceptable plan on how you can more regularly or generously give to the Lord's work.

IF YOU ARE MARRIED AND YOUR SPOUSE IS NOT A CHRISTIAN:

(1) See if your spouse would be willing to read this material, OR

(2) Identify any money you know you do have freedom with (read Luke 8:3) and set aside the first portion of this money to give to the Lord's work, OR

(3) Suggest to your spouse that you try this faith experiment for 3 months. Begin to give some money and then look back each Sunday to see if any special financial things begin to happen.

GIVING OFF THE NET OR GROSS: Pray and ask God which you should do. If He prompts you in your heart to give off the gross, go ahead and do this and trust Him with the results. If giving 10% or more is a new experience for you, begin with giving off the net amount for a few months and see what

happens. If after a few months you experience His creative care in your life, begin giving 10% or more off your gross.

IF YOU ARE A PARENT: Help your children set up a place where they can set aside "God's portion" of any money they receive (i.e. - allowances, work projects, gifts of money, etc.). Have them give their own church and ministry offerings from this money they set aside.

HERE'S A FAITH BUILDING EXERCISE TO TRY: Read 3 scripture passages on giving (including Malachi 3). Then make it a priority to give 10% of your income to the Lord's work each time you get paid or when you put a deposit in your checkbook. After 90 days, evaluate how God has worked in your life. I wish you God's very best on this important journey in your spiritual life. May you be one person who has been spiritually converted in your head, heart and pocketbook!

For further study

1. Gen 14:19 (Abraham gives of 10%)
2. Gen 28:20-22 (Jacob decision to give 10% to God)
3. Exod 35:4-29 (Moses and the people's gifts to build the tabernacle)
4. Lev 27:30 (Tithe of everything is the Lord's)
5. Num 18:21 (Tithes support ministers of God)
6. Deut 12:5-7 (Tithes, special gifts, freewill offerings)
7. Deut 14:22-29 (Set aside a tenth to learn to revere God)
8. 2 Chr 31:2-12 (Hezekiah generosity & giving instructions)
9. Neh 10:35-37 (Nehemiah's giving instructions)
10. Mal 3:7-12 (Holding back tithes & offerings is stealing from God)
11. Matt 23:23 and Luke 11:42 (Jesus' affirmation of tithing)
12. 1 Kings 17:8-16 (Elijah and the starving widow)
13. Deut 8:18 (God gives people ability to produce wealth)
14. Prov 3:9-10 (Honor the Lord with your wealth & firstfruits)
15. Exod 36:3-6 (Moses restrains people from bringing offerings)
16. Mal 1:6-14 (Malachi's rebuke for bringing bad offerings)
17. Hag 1:4-11 (Haggai's giving challenge)
18. 1 Chr 29:2-9 (David's generous gift & giving challenge)
19. 1 Chr 29:11-17 (Everything we have and gives comes from God)
20. Luke 6:38 (Give and God will see others give to you)
21. 2 Cor 8:2-21 (Rich generosity in the midst of extreme poverty)
22. 2 Cor 9:5-15 (God loves a cheerful giver)
23. Prov 11:24-25 (Generosity is the pathway for more)
24. Prov 22:9 (Generous man will be blessed)
25. Prov 28:27 (Give and have enough, withhold and be cursed)
26. Matt 6:25-34 (Don't worry, but seek first the kingdom of God)
27. Mark 12:41-44 (Rich people giving and the widow's mite)
28. Deut 16:10,16,17 (Give in proportion to the blessings the Lord has given you)

29. 1 Cor 16:2 (On the first day of each week, give according to God's blessing)
30. 1 Tim 6:6-11,17-19 (Cautions about the materialism and the love of money)
31. Acts 4:34-37 (No needy persons. Sale of lands and houses.)
32. Rom 12:13 (Share with God's people who are in need)
33. 1 Jn 3:17 (Do you see brothers in need – help them)
34. Luke 18:22-25 (Rich man turns away from Jesus)
35. Gal 6:6 (Support financially those who teach you the Word of God)
36. Matt 25:35-40 (Helping the least of the brethren is helping Jesus)
37. Acts 20:35 (It is more blessed to give than to receive)

Other Resources

Crown Financial Ministries 10-Week Financial Bible Studies and Video Series. 1-800-722-1976 www.crown.org

Books, resources and video series by Ron Blue. 1-404-705-7000 www.rbc.com

Willow Creek Association Good Sense Ministry

"A 40 Day Journey to a More Joyful and Generous Life" by Brian Kluth. Personal or small group Bible study highlighting 600 scripture verses summarized into 40 Biblical principles about God's wisdom and warnings concerning wealth and generosity. 1-888-443-7407 www.kluth.org

Maximum Generosity website (www.kluth.org) by Brian Kluth. Helpful resources and hotlinks on generosity and financial matters for individuals, churches and ministries.

About the author: Brian Kluth is a leading spokesperson nationally and internationally on issues of Biblical generosity. He has ministered across America and on 5 continents. His written materials have been distributed to more than 350,000 Christian leaders in more than 100 countries. His website, www.kluth.org offers additional resources and insights into biblical financial and generosity matters. He is also the Senior Pastor at the 1st Evangelical Free Church of Colorado Springs, Colorado.

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